



Order Filed on October 22, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

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In re:

Nidara Fields

Debtor.

Chapter 13

Case No. 19-18595-VFP

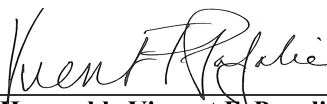
Hearing Date: September 16, 2021

Judge Vincent F. Papalia

**CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: October 22, 2021**

  
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**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

Debtor: Nidara Fields  
Case No.: 19-18595-VFP  
Caption of Order: **CONSENT ORDER RESOLVING CERTIFICATION OF  
DEFAULT**

THIS MATTER having been opened to the Court upon the Certification of Default (“COD”) filed by The Money Source Inc. (“Creditor”), whereas the post-petition arrearage amount was \$1,598.36<sup>1</sup>, as of October 5, 2021, and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **37B Newark Way, Maplewood Twp, New Jersey 07040** (“Property”) provided that the Debtor complies with the following:

- a. On or before November 1, 2021, and continuing on or before the 1<sup>st</sup> day of each subsequent month, the Debtor shall cure the post-petition arrearage namely, \$1,598.36, by remitting five (5) equal monthly payments in the amount of \$266.39 each and one (1) monthly payment in the amount of \$266.41 directly to the Creditor; and
  - b. The Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the November 1, 2021 payment.
2. All payments due hereunder to be paid directly to Creditor shall be sent to the following address: **The Money Source Inc., 500 S. Broad Street, Suite 100A, Meriden, CT 06450.**

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<sup>1</sup> The loan is post-petition due for the 9/1/21 and 10/1/21 payments in the amount of \$1,099.84 each, less suspense funds in the amount of \$601.32 for a total default as of 10/5/21 of **\$1,598.36**.

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees in the amount of \$250.00 to be paid through the Chapter 13 Plan.

**STIPULATED AND AGREED:**

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